

B 2100A (Form 2100A) (12/15)

**UNITED STATES BANKRUPTCY COURT  
For The Western District of Virginia (Lynchburg)**

In re: Case No. 22-60272

ERIC RYAD LEBBAR

**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank National Association, not in its individual capacity, but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V

---

Name of Transferee

Name and Address where notices to transferee should be sent:

Fay Servicing, LLC  
PO Box 814609  
Dallas TX 75381-4609

Phone: 1-800-495-7166

Last Four Digits of Acct #: 5980

Name and Address where transferee payments should be sent (if different than above):

Fay Servicing, LLC  
PO Box 814609  
Dallas TX 75381-4609

Phone: 1-800-495-7166

Last Four Digits of Acct #: 5980

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Michelle Ghidotti,  
Authorized Representative of Creditor  

---

Transferee/Transferee's Agent

Date: May 10, 2024

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

1601 LBJ Freeway  
 Suite 150  
 Farmers Branch, TX 75234

[www.FayServicing.com](http://www.FayServicing.com) 

[REDACTED]  
**RYAD A LEBBAR**  
 792 MERION GREENE  
 CHARLOTTESVILLE, VA 22901  
[REDACTED]

## Welcome to Fay Servicing!

The servicing of your loan for 792 MERION GREENE CHARLOTTESVILLE VA 22901 is transferring effective April 16, 2024.

Your Old Servicer: Carrington  
 Your Old Loan Number: [REDACTED]  
 Phone: 800-561-4567  
 Address: Customer Service P.O. Box 5001  
 Westfield, IN 46074

Your New Servicer: Fay Servicing, LLC  
 Your New Loan Number: [REDACTED]  
 Phone: (800) 495-7166  
 Address: P.O. Box 814609  
 Dallas, TX 75381-4609

April 24, 2024

Dear RYAD A LEBBAR,

Your mortgage loan was transferred to us for servicing effective April 16, 2024. On or after this date, Carrington will stop accepting payments received from you and any payments should be made to Fay Servicing, LLC. Nothing else about your mortgage loan is changing. Any questions you have for your previous servicer Carrington, or for your new servicer, Fay Servicing, LLC, about your mortgage loan or this transfer, may be submitted to the corresponding address stated in the above box.

All the information you need to continue to make your mortgage payments on time is included in this Welcome Packet. Please be aware that under Federal Law, during the 60-day period following the effective date of your loan servicing transfer, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late nor may a late fee be imposed on you. Information in this packet further explains:

1. How to register online to access all your account information safely and securely and to make payments.
2. How to choose a payment option that is convenient for you.
3. How to verify and send us your homeowners or other additional insurance information.
4. The schedule of fees that we may charge for services.
5. Important legal information about debt and mortgage loans.
6. Our privacy policy and how we protect your personal information.

We have serviced hundreds of thousands of mortgages just like yours for more than 15 years, but to us, you are not just a loan number – you are a homeowner. Rest assured we will do everything we can to make the transfer process as smooth as possible for you and will continue to assist you for as long as we service your loan.

Next year, you may have two year-end 1098 statements regarding interest on your mortgage loan: one from us and one

from your previous servicing organization. You will need both to file your taxes for the year. The one from us will be available in your online account after January 31. If you do not register for an online account, the 1098 will be mailed to you.

Nothing about how your property taxes is paid is changing. If you have an escrow account, Fay Servicing will pay your property taxes from escrow. If you do not have an escrow account, you are responsible for paying your property taxes.

If you need more information beyond this welcome packet, you can visit our website at <https://www.fayservicing.com/new-to-fay/>.

## 1. Registering online to access all your account information safely and securely and to make payments.

Once you register for online access, you can manage your account by yourself. Your online account will give you the ability to set up auto-pay, review your loan details and recent activity, and see your escrow account information all in one place. You will also be able to go paperless and receive all documents, including monthly statements, electronically. Please note, if your account is past due, you may be unable to make payments online.

### To Register for your Fay Servicing online account after April, 16 2024, please follow these steps:

- a. Note your Fay Servicing loan number in the upper right-hand corner on this page.
- b. Go to [www.fayservicing.com](http://www.fayservicing.com)
- c. Select Account Login in the upper right-hand corner of the home page.
- d. In the White box, click Register Your Account.
- e. Follow the steps

## 2. Choose a payment option that works for you.

	<b>Online</b>	There are several online payment options available. Payments received online after 9:00 PM Central Time will be credited the next business day.	<ol style="list-style-type: none"><li>1. Follow the instructions in the box on page 1 to set up your online account and make payments there.</li><li>2. Scan the QR code on your monthly statement and follow the instructions.</li><li>3. Pay with Apple Pay and Google Pay Wallet.</li></ol>
	<b>Phone</b>	You may Pay-by-Phone 24 hours a day, 7 days a week. Payments via phone received after 9:00 PM Central Time will be credited the next business day.	(800) 495-7166 8am-7pm Monday-Thursday, 8am-5pm Friday, 9am-12pm Saturday, Operating hours are Central Time
	<b>Cash Payments</b>	You may make cash payments with MoneyGram or at participating retail stores using Pay Near Me.  There is a limit of \$1,500.00 per transaction in any 24-hour period for Pay Near Me.	MoneyGram: Visit <a href="http://www.moneygram.com">www.moneygram.com</a> Pay Near Me: Visit <a href="http://www.paynearme.com/fayservicing">www.paynearme.com/fayservicing</a> , enter your loan number, select one-time payment, choose cash, and follow the instructions. Search for a location based on your zip code.

	<b>US Mail</b>	<p>Make your check payable to Fay Servicing, LLC, place your Fay Servicing Loan Number on your check or money order, and mail to us at the address provided to the right.</p> <p>Allow 6-10 business days for postal processing time. ONLY use this address for mailing your payment. Mailing payments to any other address will result in a delay in posting your payment.</p>	<p>Fay Servicing, LLC Attn: Payment Processing PO Box 88009 Chicago, IL 60680-1009</p> <p>Payments received after 4:00 PM Central Time will be credited the next business day.</p>
	<b>Overnight</b>	<p>FedEx use is for reinstatements and payoffs only. Please note that we cannot accept payments in person at this location. Payoffs received after 3:00 PM Central Time will be credited the next business day.</p>	<p>Fay Servicing, LLC Attn: Payment Processing 1601 LBJ Freeway, Suite 150 Farmers Branch, TX 75234</p>

**PLEASE NOTE:**

If you have set up **auto pay** through your bank, please change your payee information for your mortgage to Fay Servicing, LLC and include your new Fay account number.

If your payment is made by **military allotment or a third-party payment service**, you must contact the Department of Defense Finance and Accounting Service or your payment service company immediately and instruct them to send your payments to Fay Servicing. Your payment to Fay Servicing must include the Payment Processing Address above and the new loan number.

### 3. How to send us your homeowners or other additional insurance information.

<b>Insurance Mortgagee Clause</b>	Your current mortgage servicer will notify your insurance company of your new loan number and will change the mortgagee on your homeowner's insurance to the following address:  Fay Servicing, LLC ISAOA/ATIMA P.O. Box 7047 Troy, MI 48007-7047
<b>Optional Insurance</b>	If you have any other additional insurance, including mortgage, life or disability insurance, those policies will not transfer to us, and the insurance will be discontinued. Please contact your insurance carrier regarding continuing coverage.
<b>Sending New Homeowners Insurance Policies to Fay Servicing</b>	Once any new policies are in place, you can visit our website and upload copies of them using the instructions found here: <a href="https://fayservicing.com/recent-transfer/">https://fayservicing.com/recent-transfer/</a>

#### 4. The schedule of fees that we may charge for services.

Fees listed below only apply to mortgage loan servicing provided by Fay Servicing, LLC and not necessarily any other type of account. Fees are subject to change.

Fee Type	Fee Description	Fee Amount
Late Change Fee (%)	A fee assessed for a payment received after the due date and applicable grace period expiration	0.00%-15.00%; Amount assessed in accordance with mortgage loan documents and applicable state law
NSF or Returned Check Fee	A fee assessed when a payment is rejected or returned due to insufficient funds in the originating bank account	\$0.00-\$50.00; As allowed by applicable state law
Property Inspection Fee	A fee charged when Fay Servicing is required to determine the condition of the mortgaged property	\$12.50-\$45.00; Varies by actual fees & State law
Property Preservation Fees & Costs	A fee charged in relation to preservation, restoration and protection of the mortgaged property	\$1.00-\$3,000.00; Varies by actual cost incurred
Bankruptcy Fees & Costs or Attorney Fees	A fee charged as a result of filing bankruptcy proceedings	\$50.00-\$10,000.00; Actual fees & costs as allowed by applicable state law or court of jurisdiction
Foreclosure Fees & Costs or Attorney Fees	A fee charged to compensate a foreclosure attorney for services rendered	\$653.00-\$10,400.00; Actual fees & costs as allowed by applicable state law or court of jurisdiction
Litigation Fees & Costs	A fee charged as a result of litigating a claim against a borrower	\$215.00-\$10,000.00; Actual fees & costs as allowed by applicable state law or court of jurisdiction
Recast Fee	A fee is charged when an eligible loan is recast and a minimum curtailment of \$10,000 is made by a borrower	\$250.00; As allowed by applicable state law
Other Fees	A fee assessed when the borrower submits a request associated with partial lien release, subordination, lien release, or task of such nature to facilitate a request outside of standard servicing of the account, as applicable by state law or court of jurisdiction	\$0.00-\$500.00; Varies as by request type

#### 5. Important legal information about debt and mortgage loans.

##### Servicemembers Civil Relief Act

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember, may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (SCRA). If you, or a member of your household, has been called to active duty, please contact us at (800) 495-7166

##### Notices of Errors and Requests for Information

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please contact us at: Fay Servicing, LLC Attn: Customer Service Department, Fay Servicing, P.O. Box 815548 Farmers Branch, TX 75381

##### Mortgage Counseling or Assistance

U.S. Department of Housing and Urban Development (HUD) Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. For a list of homeownership counselors or counseling organizations in your area contact: The Consumer Financial Protection Bureau: [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor)

##### Debt Collection and Bankruptcy

On all future written correspondence from Fay Servicing, LLC you will see the following disclaimer on the bottom of each page: Fay Servicing, LLC is a debt collector, and information you provide to us will be used for that purpose. To the extent your original obligation was discharged or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability.

If your original obligation has been discharged, this statement means that Fay Servicing, LLC acknowledges you are no longer

personally responsible for repaying the mortgage debt. This welcome letter and future written correspondence from Fay Servicing, LLC may contain information regarding the current status of the mortgage and the outstanding amount of the debt. Please understand that these are not demands for payment.

However, you may still make voluntary payments towards the debt. These voluntary payments may prevent foreclosure and allow you to remain in your home. Alternatively, if you do not wish to remain in the home, but would like to avoid foreclosure, Fay Servicing, LLC may be able to offer you other liquidation options. The information contained in this welcome letter and in all our written correspondence is intended to assist you in making this decision. In the coming days and weeks, you may also receive telephone calls from your Fay Servicing, LLC Account Manager. These calls are also for informational purposes only and meant to assist you in making this decision.

## 6. Our Privacy Policy and how we protect your personal information.

FACTS		WHAT DOES FAY SERVICING DO WITH YOUR PERSONAL INFORMATION?	REV JANUARY 2020
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"><li>▪ Social Security number and income</li><li>▪ account balances, mortgage rates and payments</li><li>▪ account transactions and credit scores</li></ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fay Servicing chooses to share; and whether you can limit this sharing.		
Reasons we can share your personal information		Does Fay Servicing share?	Can you limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you		Yes	No
<b>For joint marketing with other financial companies</b>		Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences		Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness		Yes	Yes
<b>For our affiliates to market to you</b>		Yes	Yes
<b>For non-affiliates to market to you</b>		Yes	Yes
To limit our sharing	<p>Send us the MAIL-IN FORM below</p> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information thirty (30) days from the date we sent this notice. However, you can contact us at any time to limit our sharing.</p>		
Questions?	Call 1.800.495.7166 or go to <a href="http://www.fayservicing.com/">http://www.fayservicing.com/</a>		
Mail-in Form			
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>		
D Apply my choices only to me	Name		
	Address		
	City, State, Zip		
	[Account #]		
		Mail to:	Fay Servicing P.O. Box 814609 Dallas, TX 75381-4609

Who we are	
Who is providing this notice?	Fay Servicing, LLC. We may be referenced from time to time as Fay Servicing.
What we do	
How does Fay Servicing protect my personal information?	Fay Servicing considers the protection of personal information to be a foundation of customer trust and a sound business practice. We employ physical, electronic, and procedural controls, and we regularly adapt these controls to respond to changing requirements and advances in technology. Within our office we restrict access to your information to those who require it to develop, support, offer, and deliver products and services to you.
How does Fay Servicing collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"><li>■ provide employment information or give us your income information</li><li>■ provide account information or make a wire transfer</li><li>■ provide your mortgage information</li></ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"><li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li><li>■ affiliates from using your information to market to you</li><li>■ sharing for non-affiliates to market to you</li></ul> State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Constructive Insurance, LLC, Constructive Loans, LLC, Constructive Renovations, LLC, GenStone, LLC and each of its Protected Series, Title Clearing & Escrow, LLC, and Constructive Lending, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates with which we may share include mortgage companies, insurance companies and nonprofit organizations.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include mortgage loan originators, who may be able to help you lower your interest rate or your monthly payment, and other financial institutions.
Other important information	
<b>Do Not Call Policy.</b> This notice is the Fay Servicing Do Not Call Policy notice under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call lists, unless the law permits. Fay Servicing associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Fay Servicing will be placed on the Fay Servicing Do Not Call list and will not be called in any future campaigns, including those of Fay Servicing affiliates. If you communicate with us by telephone, we may monitor or record the call.	
<b>For Nevada residents only.</b> We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the To limit direct marketing contact section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number- 702.486.3132; email: BCPINFO@ag.state.nv.us. Fay Servicing, P.O. Box 220720, Chicago, IL 60622; Phone number- 1.800.495.7166.	
<b>Vermont:</b> In accordance with Vermont law, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize to make those disclosures.	
<b>California:</b> In accordance with California law, we will not share information we collect about you with companies outside of Fay Servicing, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.	
<b>Property Located in Texas:</b> Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 N. Lamar, Suite 201 Austin, TX 78705. A toll-free consumer hotline is available at 1-877-276-5550.	
A complaint form and instructions may be downloaded and printed from the Department's website located at <a href="http://www.sml.texas.gov">www.sml.texas.gov</a> or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at <a href="mailto:smlinfo@sml.texas.gov">smlinfo@sml.texas.gov</a> .	
<b>For Insurance Customers:</b> The term "Information" in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. To see your Information, write Privacy Department: P.O. Box 809441 Chicago, IL 60680-9441. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.	
Fay Servicing U.S. legal entities	
Fay Servicing U.S. legal entities that utilize the names: Fay Servicing, LLC; Fay Financial, LLC; Fay Management, LLC, and Fay Investments, LLC.	

## DISCLOSURES

Federal law requires us to advise you that Fay Servicing, LLC (NMLS ID █) as the servicer of your loan, is responsible for collecting your payments; however, in some circumstances we may be acting as a debt collector, in those circumstances, this communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

## CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

## IMPORTANT BANKRUPTCY NOTICE

**Bankruptcy (if applicable)** - To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the U.S. Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Fay Servicing, LLC retains rights under its security instrument, including the right to foreclose its lien.

## NOTICE TO CUSTOMERS

To provide us with a Direct Dispute of credit reporting, Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please contact us at:

Fay Servicing, LLC  
Attn: Customer Service Department, Fay Servicing, P.O. Box 815548  
Farmers Branch, TX 75381

Should you have any questions or concerns regarding your loan, please contact us at (800) 495-7166. Our office is open 8am-7pm Monday-Thursday, 8am-5pm Friday, 9am-12pm Saturday, Operating hours are Central Time.

## MINI MIRANDA

Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home.

For a list of homeownership counselors or counseling organizations in your area contact:

## U.S. Department of Housing and Urban Development (HUD)

Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home.

For a list of homeownership counselors or counseling organizations in your area contact:

- ◆ [The Consumer Financial Protection Bureau](http://consumerfinance.gov/find-a-housing-counselor): consumerfinance.gov/find-a-housing counselor
- ◆ [The Department of Housing and Urban Development \(HUD\)](https://hudgov.answers.force.com/housingcounseling/s/): <https://hudgov.answers.force.com/housingcounseling/s/> or by calling (800) 569-4287 or TDD (800) 877-8339

## EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Customer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission  
Equal Credit Opportunity  
600 Pennsylvania Avenue, NW  
Washington, DC 20580  
1-877-FTC-HELP (1-877-382-4357); TTD: 1-866-653-4261  
[www.ftc.gov](http://www.ftc.gov)

**SERVICEMEMBERS CIVIL RELIEF ACT (SCRA)** - If you or any other person on this mortgage is a servicemember or dependent of a servicemember, you may be entitled to certain protections under the Federal Servicemembers Civil Relief Act (50 U.S.C. Sec 501) regarding the servicemember's interest rate and the risk of foreclosure. Counseling for qualified individuals is available at agencies such as Military OneSource and Armed Forces Legal Assistance. To obtain information on counseling assistance, contact the OneSource Center, toll free, at (800)-342-9647 or visit their website: <http://legalassistance.law.af.mil.content/locator.php>.

#### **PROPERTY INSPECTIONS**

If your loan account is in default, in accordance with the terms of your Mortgage/Deed of Trust, Fay Servicing, LLC may inspect your property to determine that it is being maintained and occupied. As needed or required, Fay Servicing, LLC may secure the property. Securing the property may result in locks being added or changed in an effort to protect the property and may also include winterizing and/or mowing the property as necessary. Any fees for such an inspection and/or property services may be charged to your account.

**Disputed Debts:** If you are disputing the debt, or a portion of the debt, please note that this statement is for information and compliance purpose only. It is not an attempt to collect a debt against you.